

Underwriting Cheat Sheet

(MOST COMMON)

****PAGE 46 STARTS GUIDELINES FOR ACCIDENT.**

IT IS NOT THE SAME GUIDELINES FOR PREMIER CHOICE AND SECURE ADVANTAGE**

HIGH BLOOD PRESSURE (controlled by Rx, longer than 12 months, no hospitalization, no other risk factor present, height and weight within guidelines, non smoker)

MILD ANXIETY/DEPRESSION (controlled by Rx, no hospitalization, no ER visit, no psychiatric treatment, situational)

MILD ADHD (controlled by Rx, no hospitalization, no ER visit, no psychiatric treatment, no aggressive behaviors)

BASAL CELL CARCINOMA (single episode, no residual, no further treatment recommended or suggested, 6 months after successful surgical removal)

SQUAMOUS CELL (single episode, no residual, no further treatment recommended or suggested, 6 months after successful surgical removal)

EPILEPSY (petit mal, has not had a seizure for more than 3 years, last seizure was Dec. 2015, . no hospitalization, only medication is xxx, controlled by Rx)

SLEEP APNEA (mild, controlled with CPAP every night, no high blood pressure or any other cardiovascular disease. or disorder, no hospitalization, not obstructive, non smoker)

****you cannot have sleep apnea and high blood pressure!!****

Cholesterol (Mild, controlled cholesterol, no hospitalizations, no other risk factor, treated by RX, not seeking any extra treatment)

Migraines (Mild, controlled, situational migraines, no hospitalizations, controlled by RX, no other risk factor present, not seeking any extra treatment)

HERNIATED DISC (surgically corrected, more than 1 year, fully recovered, no complications or limitations in daily activity, no further treatment suggested or recommended)

****can only have 1 back surgery. List any internal fixations if any****

TORN RIGHT ACL (surgically corrected, more than 1 year, fully recovered, no complications or limitations in daily activity, no further treatment suggested or recommended).

goes under muscles, joints and connective tissue. List any internal fixations if any*

****Torn muscle, ligament, cartilage clean out/arthroscopic surgery, rotator cuff, etc.**

MILD ASTHMA (controlled by Rx, no hospitalization, no ER visit, non smoker, seasonal)

ARTHRITIS only osteoarthritis is ok, can only be in ONE joint, everything else is a decline**

look into meds, how long, how old, drill down. (WWND)

ACID REFLUX (controlled by Rx, no hospitalization, no stomach ulcer, as needed)

GERD (controlled by Rx, no hospitalization, no stomach ulcer, as needed)

****any tumor inside the body is a 10 year waiting period even if it is benign****

(listed under internal cancer)

ENLARGED PROSTATE (controlled by Rx, no complications or limitations, enlarged 2x, no hospitalization, no surgery recommended or suggested, last PSA test was X.X)

****suggest to get past 5 years of med records first BEFORE writing the app****

(I've always had to appeal the prostate) (WWND)

GASTRIC SLEEVE/STAPLE (operated and fully recovered, after 2 years stable weight control within insurable Ht/Wt, no residuals or complications, or other disease or disorder present) **have to watch any other medications or any other diagnosis with a history of a gastric bypass**

HYPOTHYROIDISM (controlled by Rx, no hospitalization, no E visit, no restriction of daily activities, no complications, all other factors normal, non smoker)

****clarify HYPO or HYPER, if hyper do hard drill down*:**

HYSTERECTOMY (surgically corrected, fully recovered, no further treatment recommended or suggested, not due to cancer)

. KNEE REPLACEMENT (surgically corrected, fully recovered, after 3 years, no other complaints no restriction, complication, pain or limitation in daily activities, no change in gate)

What medication(s) are they taking? Just because it said STD in the guideline doesn't mean the medication is an instant go ahead.

ANYTHING WITH A MAJOR ORGAN IS A DECLINE

anytime someone says a medication is for moods, drill down. What medication? How Long? **cannot have anxiety/depression and ADD or ADHD** OR cannot have 2+ meds for mental health*

****ANY HEART ARRHYTHMIA OR INCONSISTENT HEART/ PULSE RATE IS A DECLINE****

*cannot have injections for any conditions or disorders. No arthritis injections, no migraine injections or botox, etc.**

PICK AND CHOOSE YOUR BATTLES. THINK ABOUT:

1. Is it worth it?
2. Am I going to be on top of the APS?
3. When do they need the plan to start?
4. Did I prepare them enough for a possibly long APS wait?
5. Will they push the family through if they are waiting for med records?
6. What other options do they have?
7. Do you want this human to be your client?